

balance”), remaining *in the single storage section* after the payment, is less than a minimum balance; (d) allowing the payment within a range of the total balance *in the single storage section* if the result of the discriminating in step (b) is positive; and (e) prohibiting the payment *from the single storage section* if the result of the discriminating is negative in step (b) and if the result of the discriminating is positive in step (c).

On the other hand, Cohen discloses customized credit and debit cards for issuance by a person or main cardholder, the cards being limited to use in transactions at selected vendors only. Cohen also discloses that a charge will be declined if an employee attempts to use it for any other type of charge, regardless of the amount of the transaction involved, and that the charge will be declined if the employee attempts to use it for anything else or for a charge in excess of the amount authorized. Cohen further discloses that card accounts can be bundled together on a single credit card.

Rudisill has been cited for teaching “a predetermined minimum balance.”

However, both Cohen and Rudisill fail to disclose or suggest the feature of a single storage area/section in a medium for storing electronic money and that payment from the single storage section is allowed or prohibited based on the discrimination of whether or not the payment is for a particular purpose, as recited in claim 1, as amended, of the instant application.

A similar argument was also made for claim 8.

The Examiner has not been persuaded by this argument, urging:

Cohen and Rudisill teach the use of debit accounts. Debit accounts are old and well known in the art, and inherently include a bank account or other type of registry where value is stored electronically, and may be debited. Even if the bank account is broken into sub-accounts, the electronic money and account information is still stored in a “single storage section,” but may contain more than one “area.” The limitation does not imply a single balance or a single account. This interpretation is reasonably made in light of Applicant’s specification, wherein the “single storage section” contains multiple “areas” of data (FIG. 7). The electronic money taught by Cohen and Rudisill is stored in a debit account, and said account may be described as a “single storage section” of a medium. As claimed in the present invention, payment is made from the “single storage section” or bank account, and payment is allowed or prohibited based on the total

balance in the single storage section.

Without commenting on this point, Applicant respectfully submits that the Examiner still appears to misunderstand the conditions required for both allowing payment and prohibiting payment, as recited in claims 1 and 8.

The combination of the teachings of Cohen and Rudisill teach only that transactions for selected vendors are permitted and that such "particular purpose" transactions are permitted only if the minimum balance is maintained after the deduction of funds is made. This is in contrast to the present invention, in which, if the transaction is for the particular purpose, the transaction is permitted regardless of whether or not the minimum balance is maintained. In the present invention, the transaction is prohibited if and only if the funds are not for the particular purpose and the minimum balance is not maintained, as recited in claims 1, 8, 16, 23 and 30 of the instant application.

In summary, the combination of the teachings of permitting the withdrawing of funds only for a particular purpose, as taught by Cohen, and the teaching of Rudisill of maintaining a minimum balance, falls far short of teaching the conditions for permitting and prohibiting the withdrawal of funds, as recited in claims 1 and 8 of the instant application.

A telephonic interview was conducted with the Examiner on June 13, 2007. The patentability arguments mentioned above were presented to the Examiner in the interview and he indicated that they would overcome the prior art of record if presented in a filed response.

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In view of the aforementioned remarks above, claims 1-29 are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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